Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)		
Case Number (If known):	_ Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
full name		
	Randall First name	First name
river's license or	Edward	Middle name
	Parker	Middle flame
cation to your meeting	Last name	Last name
	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
her names you		
	First name	First name
•	Middle name	Middle name
	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
	XXX - XX4934	XXX - XX
lual Taxpayer	OR	OR
icauon number	9 xx - xx	9xx - xx
	full name the name that is on your imment-issued picture cation (for example, river's license or ort). your picture cation to your meeting e trustee. ther names you used in the last 8 e your married or names.	About Debtor 1: full name the name that is on your ment-issued picture cation (for example, river's license or ort). Parker Last name Edward Middle name Parker Last name E your picture Last name E your married or n names. About Debtor 1: Randall First name Edward Middle name Parker Last name First name Middle name Last name Last name The last 4 digits of Social Security or or federal fullal Taxpayer lication number About Debtor 1: Randall First name Adward Middle name Last name Alighter of Social Security or or federal fullal Taxpayer lication number

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Document Parker Randall Edward Debtor 1 Case Number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	Business name Business name EIN EIN	Business name Business name EIN EIN
5.	Where you live	1383 Georgetown Dr.	If Debtor 2 lives at a different address:
		Number Street	Number Street
		Carol Stream IL 60188 City State ZIP Code	City State ZIP Code
		DUPAGE	
		County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.
		Number Street	Number Street
		P.O. Box	P.O. Box
		City State ZIP Code	City State ZIP Code
6.	Why you are choosing this district to file for bankruptcy.	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408

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Debtor 1

Randall

Edward

Last Name

Case Number (if known)

Pa	Tell the Court About You	ır Bankruptcy	Case					
7.	The chapter of the Bankruptcy Code you	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.						
	are choosing to file under	■ Chapter 7 □ Chapter 11 □ Chapter 12						
	undo							
		☐ Chap	oter 13					
8.	How you will pay the fee	I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.						
				•	oose this option, sign and attace in Installments (Official Form			
		By la less t pay t	w, a judge may, but i than 150% of the offi he fee in installments	s not required to, wait cial poverty line that a s). If you choose this o	est this option only if you are five your fee, and may do so on pplies to your family size and yoption, you must fill out the <i>App</i> B) and file it with your petition.	ly if your income is you are unable to plication to Have the		
9.	Have you filed for bankruptcy within the last 8 years?	□ No ■ Yes.	District NDIL	When	05/05/2011 Case Number	11-19326		
		163.	District	wileli	MM / DD / YYYY			
			District None	When	Case Number			
			District	Wildli	MM / DD / YYYY			
			District	When	Case Number			
					MM / DD / YYYY			
10.	Are any bankruptcy cases pending or being	■ No						
	filed by a spouse who is	☐ Yes.			Relationship to you			
	not filing this case with you, or by a business parter, or by affiliate?		District	When	Case Number, if kr	10WN		
	annate:		Debtor		Relationship to you			
			District		Case Number, if kr			
					MM / DD / YYYY			
11.	Do you rent your residence?	■ No. □ Yes.	Go to line 12 Has your landlord obtresidence?	ained an eviction judgme	ent against you and do you want to	stay in your		
			☐ No. Go to line 1: ☐ Yes. Fill out <i>Initi</i> this bankruptcy	al Statement About an E	viction Judgment Against You (Fo	rm 101A) and file it with		

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Document Parker Page 4 of 64 Randall Edward Debtor 1 Case Number (if known)

12.		_					
	Are you a sole proprietor of any full- or part-time business? A sole proprietorship is a	■ No. □ Yes.	Go to Part 4. Name and location of business				
	business you operate as an individual, and is not a separate legal entity such as		Name of business, if any				
	a corporation, partnerhsip, or LLC. If you have more than one sole proprietorship, use a separate sheed and attach it to this petition.		Number Street				
			City		State Zip Code		
			Check the appropriate b	box to describe your business:			
			☐ Health Care Busir	ness (as defined in 11 U.S.C. § 101(27	A))		
			☐ Single Asset Real	Estate (as defined in 11 U.S.C. § 101	(51B))		
			☐ Stockbroker (as d	efined in 11 U.S.C. § 101(53A))			
			☐ Commodity Broke	er (as defined in 11 U.S.C. § 101(6))			
			☐ None of the above	e			
	For a definition of small business debtor, see 11 U.S.C. § 101(51D).	_	the Bankruptcy Code.	11, but I am NOT a small business deb	-		
Pa	Report if You Own or Ha			erty That Needs Immediate Attention			
		ve Any Hazard	ous Property or Any Prope				
14.	Do you own or have any property that poses or is	No.	What is the hazard?				
14.	property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety?	No.					
14.	property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock	No.	What is the hazard? _	needed, why is it needed?			
14.	property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own	No.	What is the hazard? _				
14.	property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building	No.	What is the hazard? _				
14.	property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building	No.	What is the hazard?	needed, why is it needed?			
14.	property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building	No.	What is the hazard?	needed, why is it needed?			

Randall Debtor 1

Edward

Document

Page 5 of 64

Case Number (if known)

Part 5:

Explain Your Efforts to R

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

> If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
You must check one:	You must check one:
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.	☐I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.
Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.	Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.	I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.
Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.	Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.
I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.	I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.
To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.	To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.
Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15	Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15
days.	days.
developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15	developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15

I am not required to receive a briefing about credit counseling because of:

Incapacity. I have a mental illness or a mental deficiency that makes me

> incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

> to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I

reasonably tried to do so.

deficiency that makes me

incapable of realizing or making

rational decisions about finances.

Active duty. I am currently on active military duty in a military combat zone.

Incapacity. I have a mental illness or a mental

credit counseling because of:

Disability.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Randall Edward Parker

Debtor 1

Page 6 of 64

Case Number (if known)

Pa	rt 6: Answer These Questions	for Reporting Purposes		
16.	What kind of debts do you have?	as "incurred by an individual No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily money for a business or inve	consumer debts? Consumer debts are deprimarily for a personal, family, or household publishess debts? Business debts are debts stment or through the operation of the business we that are not consumer debts or business debts.	s that you incurred to obtain
17.	Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?		napter 7. Go to line 18. er 7. Do you estimate that after any exempt p s are paid that funds will be available to distrit	
18.	How many creditors do you estimate that you owe?	■ 1-49 □ 50-99 □ 100-199 □ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000
19.	How much do you estimate your assets to be worth?	□ \$0-\$50,000 □ \$50,001-\$100,000 ■ \$100,001-\$500,000 □ \$500,001-\$1 million	☐ \$1,000,001-\$10 million ☐ \$10,000,001-\$50 million ☐ \$50,000,001-\$100 million ☐ \$100,000,001-\$500 million	☐\$500,000,001-\$1 billion ☐\$1,000,000,001-\$10 billion ☐\$10,000,000,001-\$50 billion ☐More than \$50 billion
20.	How much do you estimate your liabilities to be?	□ \$0-\$50,000 □ \$50,001-\$100,000 ■ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Pa	rt 7: Sign Below			
For you		correct. If I have chosen to file under Chaptor of title 11, United States Code. I ununder Chapter 7. If no attorney represents me and I this document, I have obtained and I request relief in accordance with I understand making a false statem.	ter 7, I am aware that I may proceed, if eligible inderstand the relief available under each chaped did not pay or agree to pay someone who is not read the notice required by 11 U.S.C. § 3420 the chapter of title 11, United States Code, spenent, concealing property, or obtaining money in fines up to \$250,000, or imprisonment for up it 3571.	e, under Chapter 7, 11,12, or 13 ster, and I choose to proceed not an attorney to help me fill out (b). ecified in this petition. or property by fraud in connection
		Signature of Debtor 1 Executed on 04/12/2016	Signa	ture of Debtor 2 uted on MM / DD / YYYY

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Document Parker Randall Edward Debtor 1 Case Number (if known)

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page.

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

🗶 /s/ Alex Wilson	Date	Date: 04/14/2016		
Signature of Attorney for Debtor	Duto	MM /	DD / YYYY	1
Alex Wilson				
Printed name				_
Geraci Law L.L.C.				
Firm name				_
55 E. Monroe St., #3400				
Number Street				_
Number Street				
Number Street				_
Chicago	IL	600	603	-
Chicago	ILState		603 ZIP Code	-
	State	Ž	ZIP Code	- - acilaw.com
Chicago City Contact Phone 312-332-1800	State Email ad	Ž	ZIP Code	- - acilaw.com
Chicago	State	Ž	ZIP Code	- - acilaw.com

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Fill in this in	formation to ident			0.00
III III UIIS III	ioimation to luein	iny your case.		
Debtor 1	Randall	Edward	Parker	_
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
	, ,	the : <u>NORTHERN</u> District of	ILLINOIS (State)	
Case Number (If known)	·		<u>—</u>	

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Check if this is an amended filing

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1: Summarize Your Assets	
	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$ 0
1b. Copy line 62, Total personal property, from Schedule A/B	\$ 157,725
1c. Copy line 63, Total of all property on Schedule A/B	\$ 157,725
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$190,819
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	<u>\$0</u> \$45,826
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	Ψ+0,020
Part 3: Summarize Your Liabilities	
4. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$2,646.89
Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$2,594.00

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Document Randall Debtor 1 Edward Case Number (if known) _ First Name Middle Name Last Name **EntriesDescription AssetsAmount LiabilitiesAmount Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$ 2,646.89 Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. 9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: Total claim From Part 4 of Schedule E/F, copy the following: \$ 0.00 9a. Domestic support obligations (Copy line 6a.) \$ 0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) $_{0.00}$ 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) 9d. Student loans. (Copy line 6f.) \$ 15,872.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as \$ 0.00 priority claims. (Copy line 6g.)

\$ 0.00

\$<u>15,87</u>2.00

9g. Total. Add lines 9a through 9f.

9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

	II in thin int	formation to identify yo			Entered 04/14/16 1	.5:17:59	Desc	Main	
	ii in unis ini	formation to identify yo	our case and this him	g:	0 of 64				
D	ebtor 1	Randall	Edward	Parker					
		First Name	Middle Name	Last Name					
	ebtor 2	First Name	Middle Name	Last Name					
	-								
U	nited States	Bankruptcy Court for the : _	NORTHERN District	of <u>ILLINOIS</u> (State)					
	ase Number						_	Check if this	
	If known)	1001/5					а	mended fili	ng
<u> Utt</u>	icial F	orm 106A/B							
Sc	hedul	e A/B: Prope	rty						12/15
ateg espo age	ory where onsible for s, write you	you think it fits best. B supplying correct infor ur name and case numb	e as complete and ac mation. If more space per (if known). Answe	asset only once. If an asset fit curate as possible. If two mari e is needed, attach a separate r every question. her Real Esate You Own or Have	ried people are filing together, sheet to this form. On the top	both are equ	ıally		
01.	_	n or have any legal or e	equitable interest in a	ny residence, building, land, o	r similar property?				
	No.	Describe							
	Tes.	Describe		What is the property? Check a	all that apply.	Do not dedu	ct secured claim	ıs or exemption	ns. Put
	1383 Geo	rgetown Drive		Single-family home		the amount of	of any secured o	laims on Sche	edule D:
	Street addre	ess, if available, or other des	scription	Duplex or multi-unit building		Creditors vvi	ho Have Claims	Securea by P	горепу
				Condominium or cooperative	ı	Current val		Current va	
				Manufactured or mobile hom	е	entire prope	erty ?	portion yo	u own?
	Carol Stre	am	IL 60188	Land		\$	152,000.00	\$	152,000.00
	City	;	State ZIP Code	Investment property					
				Timeshare		Describe th	e nature of yo	our ownersh	ip
	County			Other		-	ch as fee sim	-	=
				Who has an interest in the pr	operty? Check one.	the entiretie	es, or a life es	ial), ii kiiowi	ı.
				Debtor 1 only					
				Debtor 2 only		□ chook i	f this is a con	amunity pro	norte
				Debtor 1 and Debtor 2 only			structions)	imunity pro	perty
				At least one of the debtors a		•	,		
				Other information you wish to property identification number	o add about this item, such as er:	local			
				,			•		
		· · · · · · · · · · · · · · · · · · ·	-	ur entries fro Part 1, including	· ·				
У	ou have at	tached for Part 1. Write	that number here			>			\$152,000.00
P	art 2:	Describe Your Vehicles							
-			-	y vehicles, whether they are report it on Schedule G: Exec	-				
03.	Cars, vans	, trucks, tractors, sport	utility vehicles, moto	orcycles					
	Yes.	Describe	Chrysler	Who has an interest in the	onorth/2 Charles	_			_
		lake:		Who has an interest in the pr Debtor 1 only	pperty? Check one.		ct secured claim of any secured c		
	M	lodel:	300	Debtor 1 only			no Have Claims		
	Y	ear:	2006	Debtor 1 and Debtor 2 only		Current valu		Current val	
	Α	pproximate Mileage:	172,000	At least one of the debtors at	nd another	entire prope	erty?	portion you	ı own?
	0	ther information:				\$	1,800.00	\$	1,800.00
	Γ			Check if this is communi	ty property (see				_
	L]					

Official Form 106A/B Record # 705309 Schedule A/B: Property Page 1 of 6

Debtor 1

Case 16-12754 Randall

Doc 1

Desc Main

Middle Name

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— Parker
— Document Page 11 of 64 Humber (if known)

04.	Examples:		homes, ATVs and other recreational vehicles, other vehicles, and accessories ors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories			
		-	oortion you own for all of your entries fro Part 2, including any entries for pages			\$ 1,800.00
	you have at	tached for Part 2	2. Write that number here>			+ 1,000100
	Part 3:	Describe Your Pe	sonal and Household Items			
Do	you own or	have any legal	or equitable interest in any of the following items?	portion y	value of t you own? duct secure	?
06.		l goods and furr Major appliances, f	olishings urniture, linens, china, kitchenware			
	Yes.	Describe	Vacuum (SURRENDER) \$100 Furniture, linens, small appliances, table & chairs, bedroom set \$1,000		\$	<u>1,100.0</u> 0
07.		Televisions and rac	tios; audio, video, stereo, and digital equipment; computers, printers, scanners; music including cell phones, cameras, media players, games			
	Yes.	Describe	Flat screen TV, computer, printer, music collection, cell phone \$500		\$	<u>500.0</u> 0
08.		Antiques and figuri	nes; paintings, prints, or other artwork; books, pictures, or other art objects; collections; other collections, memorabilia, collectibles	7		
09.	Examples:	t for sports and	ic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes		\$	0.00
	Yes.	Describe			\$	0.00
10.	Examples:	Pistols, rifles, shoto	guns, ammunition, and related equipment			
44	Yes.	Describe			\$	0.00
11.	Examples:		rurs, leather coats, designer wear, shoes, accessories	7		
40	Yes.	Describe	Necessary wearing apparel \$300		\$	300.00
12.	Examples: gold, silver	Everyday jewelry, o	costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,	_		
	Yes.	Describe	Jewelry, rings, watch \$200		\$	200.00
13.	Non-farm a Examples:	animals Dogs, cats, birds, h	orses			
	Yes.	Describe			\$	0.00

Debtor 1

Randall

Case 16-12754 Doc 1

Desc Main

E1	

Middle	a Na	ma	

14. Any other personal and household items you did not already list, including any health aids you did not list

	Yes.	Describe	books, CDs, DVDs & Family Photos		\$50	\$ 50.00
15.	Add the do	llar value of all	of your entries from Part 3, including	g any entries for pages you have attached		\$2,150.00
	for Part 3.	Write that numb	er here	>		72,10000
F	art 4:	escribe Your Fir	ancial Assets			
Do	you own or	· have any legal	or equitable interest in any of the fo	ollowing?	p D	current value of the ortion you own? onot deduct secured claims rexemptions
16.	Cash Examples: No. Yes.	Money you have in	your wallet, in your home, in a safe depos	oit box, and on hand when you file your petition		\$ 25.00
17.		Checking, savings imilar institutions.	f you have multiple accounts with the same	deposit; shares in credit unions, brokerage houses, e institution, list each.		
	_		Checking Account	West Suburban Bank		\$ 50.00 \$ 50.00
18.		Bond funds, inves	ublicly traded stocks ment accounts with brokerage firms, mone	y market accounts		
19.	Yes.	Describe	Institution or issuer name: and interests in incorporated and u	nincorporated businesses, including an interest in		\$0.00
	No. Yes.	Describe	Name of Entity and Percent of Owne	ership:		\$ <u> </u>
20.	Negotiable Non-negotia	instruments includ able instruments a	e bonds and other negotiable and no e personal checks, cashiers' checks, promi re those you cannot transfer to someone by	issory notes, and money orders.		
21	Yes.	Describe t or pension acc	Issuer name:			\$0.00
	Examples:	Interests in IRA, E	RISA, Keogh, 401(k), 403(b), thrift savings	accounts, or other pension or profit-sharing plans		
	Yes.	Describe	Type of account and Institution name Retirement account	Pension		\$ <u>Unknow</u> n \$ <u>0.0</u> 0
22.	=	eposits and pre	· -	and continuous from a company		
			sits you have made so that you may contir andlords, prepaid rent, public utilities (electr			
22	Yes.	Describe	Institution name or individual:	either for life or for a number of ware)		\$0.00
23.	No.	Describe	Issuer name and description:	, either for life or for a number of years)		
24.	Interests in 26 U.S.C. §		RA, in an account in a qualified ABL	.E program, or under a qualified state tuition program.		\$0.00
	No. Yes.	Describe	Institution name and description. Sep	parately file the records of any interests.11 U.S.C. § 521(c):		\$ <u> </u>

Debtor 1

Randall

Case 16-12754 Doc 1

Desc Main

Middle Name

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Document Page 13 of 64 Umber (if known)

25.	Trusts, equ	uitable or future	interests in property (other than anything listed in line 1), and rights or powers		
	Yes.	Describe			
26.	Patents, co	opyrights, trader	narks, trade secrets, and other intellectual property	\$	0.00
			mes, websites, proceeds from royalties and licensing agreements		
	Yes.	Describe		\$	0.00
27.			other general intangibles	·	
	Examples:	Building permits, ex	cclusive licenses, cooperative association holdings, liquor licenses, professional licenses		
	Yes.	Describe		\$	0.00
Ma		aut., aad taa.	a	Current value of	i ah a
IVIO	ney or prop	erty owed to you	17	Current value of portion you own Do not deduct sector exemptions	1?
28.	Tax refund	ls owed to you			
	Yes.	Describe		\$	0.00
29.	Family sup Examples:	-	um alimony, spousal support, child support, maintenance, divorce settlement, property settlement	· -	
	Yes.	Describe		\$	0.00
30.		unts someone o	•	· 	
			ability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, d loans you made to someone else		
	Yes.	Describe		\$	0.00
31.		insurance polici	es r life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance		
	No.	-	Company Name & Beneficiary:		
	Yes.	Describe	Life Insurance through pension. No cash surrender value	¢	0.00
32.	-		at is due you from someone who has died	Ψ	<u> </u>
		ne beneficiary of a lecause someone ha	iving trust, expect proceeds from a life insurance policy, or are currently entitled to receive is died.		
	Yes.	Describe		\$	0.00
33.	_	-	s, whether or not you have filed a lawsuit or made a demand for payment nent disputes, insurance claims, or rights to sue	<u> </u>	
	Yes.	Describe			
34.	Other cont	ingent and unlic	uidated claims of every nature, including counterclaims of the debtor and rights	\$	0.00
	Yes.	Describe		•	0.00
35.		ial assets you d	id not already list	\$	0.00
	No.	Describe			
	ப 100.	2000 ibu		\$	0.00
			of your entries from Part 4, including any entries for pages you have attached		\$75.00
	ior Part 4. V	write that numbe	er here>		

Case 16-12754 Doc 1 Desc Main Randall Debtor 1 Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property? No. Yes. Current value of the portion you own? Do not deduct secured claims or exemptions 38. Accounts receivable or commissions you already earned No. Yes. Describe..... 0.00 39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices No. Yes. Describe..... 0.00 40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade Describe..... 0.00 41. Inventory No. Describe..... 0.00 42. Interests in partnerships or joint ventures Name of Entity and Percent of Ownership: Yes. Describe..... 0.00 43. Customer lists, mailing lists, or other compilations Yes. Describe..... 0.00 44. Any business-related property you did not already list No. Yes. Describe..... 0.00 45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached \$ 0.00 for Part 5. Write that number here ----Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe..... 0.00 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Describe..... Yes. 0.00 48. Crops-either growing or harvested No. Yes. Describe.....

49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade

No. Yes.

Describe.....

0.00

0.00

Debtor 1 Randall Case 16-12754 Doc 1 Filed 04/14/16 Entered 04/14/16 15:17:59 Desc Main Parker Doc 1 First Name Page 15 of the Page 15 of the

50. Farm and fishing supplies, chemicals, and feed			
Yes. Describe			
51. Any farm- and commercial fishing-related properties.	rty you did not already list		\$ <u> </u>
Yes. Describe			\$ <u> </u>
52. Add the dollar value of all of your entries from F for Part 6. Write that number here			\$0.00
Describe All Property You Own or Have	nn Interest in That You Did Not List Above		
53. Do you have other property of any kind you did Examples: Season tickets, country club membership	not already list?		
Yes. Describe			\$ 0.00
54. Add the dollar value of all of your entries from F	art 7. Write that number here	>	\$0.00
Part 8: List the Totals of Each Part of this Form			
55. Part 1: Total real estate, line 2			\$ 152,000.00
56. Part 2: Total vehicles, line 5	_	\$ 1,800.00	
57. Part 3: Total personal and household items, line	15	\$ 2,150.00	
58. Part 4: Total financial assets, line 36	_	\$ 75.00	
59. Part 5: Total business-related property, line 45	<u></u>	\$ 0.00	
60. Part 6: Total farm- and fishing-related property,	line 52	\$ 0.00	
61. Part 7: Total other property not listed, line 54	_	\$ 0.00	
62. Total personal property. Add lines 56 through 61.		\$ 4,025.00	\$ 4,025.00
63. Total of all property on Schedule A/B. Add line 5	5 + line 62		\$156,025.00

Official Form 106A/B Record # 705309 Schedule A/B: Property Page 6 of 6

Fill in this in	formation to identi	fy your case:	
Debtor 1	Randall	Edward	Parker
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for t	the : <u>NORTHERN</u> District of _	ILLINOIS(State)
Case Number	г		— (otato)
(If known)			

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Which set of exc	emptions are you claiming? Check	k one only, even if your sp	ouse is filing with you.	
You are clair	ming state and federal nonbankrupt	cy exemptions . 11 U.S.C.	§ 522(b)(3)	
You are clair	ming federal exemptions. 11 U.S.C.	§ 522(b)(2)		
For any propert	y you list on Schedule A/B that yo	u claim as exempt, fill in	the information below.	
•	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	1383 Georgetown Drive Carol Stream IL 60188 - Primary Residence	\$ <u>152,000</u>	\$15,000	735 ILCS 5/12-901 - \$15,000.00
Line from Schedule A/B:	01		100% of fair market value, up to any applicable statutory limit	
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set	\$_ 1,000	 \$	735 ILCS 5/12-1001(b) - \$1,000.00
Line from Schedule A/B:	06		100% of fair market value, up to any applicable statutory limit	
Brief description:	Flat screen TV, computer, printer, music collection, cell phone	\$_ 500		735 ILCS 5/12-1001(b) - \$500.00
Line from Schedule A/B:	07		100% of fair market value, up to any applicable statutory limit	
Brief description:	Necessary wearing apparel	\$ <u>300</u>		735 ILCS 5/12-1001(a),(e) - \$300.00
Line from Schedule A/B:	11		100% of fair market value, up to any applicable statutory limit	
ficial Form 106C	Record # 705309	0.1.1.1.0.7	The Property You Claim as Exempt	Page 1 of

Edward

Document

Page 17 of 64 Case Number (if known)

Debtor 1 Randall

First Name Middle Name Last Name

P	art 2⊪ Additi	onal Page			
		n of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
			Copy the value from Schedule A/B	Check only one box for each exemption	
	Brief description:	Jewelry, rings, watch	<u>\$_200</u>	\$	735 ILCS 5/12-1001(b) - \$200.00
	Line from Schedule A/B:	12		100% of fair market value, up to any applicable statutory limit	
	Brief description:	books, CDs, DVDs & Family Photos	\$_50	\$	735 ILCS 5/12-1001(a) - \$50.00
	Line from Schedule A/B:	14		100% of fair market value, up to any applicable statutory limit	
	Brief description:	Cash, 25.00	\$ <u>25</u>	\$	735 ILCS 5/12-1001(b) - \$25.00
	Line from Schedule A/B:	16		100% of fair market value, up to any applicable statutory limit	
	Brief description:	Checking Account, West Suburban Bank, 50.00	\$ 50		735 ILCS 5/12-1001(b) - \$50.00
	Line from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit	
	Brief description:	Retirement account, Pension	\$Unknown		735 ILCS 5/12-1006 - \$0.00
	Line from Schedule A/B:	21		100% of fair market value, up to any applicable statutory limit	
3.	Are you claiming	g a homestead exemption of more t	han \$155,675?		
	Subject to adjus	tment on 4/01/16 and every 3 years	after that for cases filed on	or after the date of adjustment .)	
ı	No.				
[Yes. Did you	acquire the property covered by the	exemption within 1,215 day	ys before you filed this case?	
	□No				
	☐ Yes.				
	ficial Form 106C	Record # 705309	Cahadula C. The	Property You Claim as Exempt	Page 2 of 2

Fill in this in	Caso 16 1275 formation to identify your		Filod 04/14/16	Entered 04/14/1 8 of 64	.6 15:17:59	Desc Main	
Debtor 1	Randall	Edward	Parker				
Debior 1	First Name	Middle Name	Last Name				
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court for the : N	ORTHERN Distr	ict of ILLINOIS				
Case Number	_		(State)			Check if this	s is an
(If known)						amended fil	ling
Official F	orm 106D						
chedule	D: Creditors Wh	o Have Cl	aims Secured by F	Property			12/15
			people are filing together, both Page, fill it out, number the e			nv	
	es, write your name and cas			minos, and attach it to this i	onn. On the top or a	,	
_	ditors have claims secured		-				
No. Ch	neck this box and submit this	s form to the cou	rt with your other schedules. Yo	ou have nothing else to report	rt on this form.		
Yes. Fi	Il in all of the information bel	low.					
Part 1:	List All Secured Claims						
					Column A	Column A	Column C
			e secured claim, list the credito lar claim, list the other creditors		Amount of claim	Value of collateral	Unsecured
		•	ler according to the creditors na		Do not deduct the value of collateral	that supports this claim	portion If any
2.1 GM Fin	ancial	С	Describe the property that secure	es the claim:	\$ 9,919.00	\$ 3,500.00	\$ _6,419.00
Creditor's			2006 Chrysler 300 with over 172	2,000 miles	\neg		
	181145						
Number	Street	L		in Oberel all that are b.			
		<u> </u>	Contingent	ів: Спеск ан тпат арріу.			
Arlingto		6096	Unliquidated				
City	State Z	Zip Code	Disputed				
Who owes	s the debt? Check one.	N	lature of Lien. Check all that appl	y.			
Debtor	•		An agreement you made (such a	s mortgage or secured			
Debtor	•	Г	car loan)				
=	1 and Debtor 2 only tone of the debtors and another	. [Statutory lien (such as tax lien, m Judgment lien from a lawsuit	nechanic's lien)			
At least	tone of the deptors and another	I.	Other (including a right to offset)				
	if this claim relates to a	L					
	unity debt was incurred2011-03-	·05 L	ast 4 digits of account number	4658			
2.0	star Mortgage		Describe the property that secure	es the claim:	\$ 180,000.00	\$ 152,000.00	\$ 28,000.00
Creditor's			383 Georgetown Drive Carol S	tream IL 60188 -	\neg		
	ypress Waters Blvd		Primary Residence				
Number	Street	L					
		A	as of the date you file, the claim	is: Check all that apply.			
Coppell	TX 7	5019 L	Contingent Unliquidated				
City	State Z	Zip Code	Disputed				
Who owes	s the debt? Check one.	L N	lature of Lien. Check all that apply	у.			
Debtor	1 only		An agreement you made (such a	s mortgage or secured			
Debtor	2 only	_	car loan)				
=	1 and Debtor 2 only	[Statutory lien (such as tax lien, m	nechanic's lien)			
At least	t one of the debtors and another	· [Judgment lien from a lawsuit				
Check	if this claim relates to a	L	Other (including a right to offset)				
	unity debt		act 4 digita of account numbers				
Date Debt	was incurred2013		ast 4 digits of account number				

Add the dollar value of your entries in Column A on this page. Write that number here:

\$<u>189,919.00</u>

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Case Number (if known)

Pgcument Randall Edward Debtor 1 Last Name

Par	t 1:	Additional Page After Isiting any enter by 2.4, and so forth		number them beginning with 2.3, followed	Column A Amount of claim Do not deduct the value of collateral	Column A Value of collateral that supports this claim	Column C Unsecured portion If any
2.3	Unite	ed Consumer Financia	al Svc.	Describe the property that secures the claim:	<u>\$ 900.00</u>	\$ <u>100.00</u>	\$ 800.00
		or's Name Box 856290 er Street		Vacuum (SURRENDER)			
	Louis	sville	KY 40285 State Zip Code	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed			
V [] [] []	Debi	wes the debt? Check or tor 1 only tor 2 only tor 1 and Debtor 2 only east one of the debtors are eck if this claim relates munity debt	nd another	Nature of Lien. Check all that apply. An agreement you made (such as mortgage or secured car loan) Statutory lien (such as tax lien, mechanic's lien) Judgment lien from a lawsuit Other (including a right to offset)			
-		•	2010	Last 4 digits of account number			

Add the dollar value of your entries in Column A on this page. Write that number here:

\$<u>190,819.00</u>

		Caso 16 1275/	Doc 1	Filad 04/14/16	Entered 04/14/16 15:17	7:59 E	Desc Mair	1
Fil	ll in this in	formation to identify your cas			0 of 64			
D	obtor 1	Randall	Edward	Parker				
Di	ebtor 1		liddle Name	Last Name				
De	ebtor 2							
(Sp	pouse, if filing)	First Name N	fiddle Name	Last Name				
Uı	nited States	Bankruptcy Court for the : <u>NOR1</u>	THERN_ District	of <u>ILLINOIS</u>				
C	ase Number			(State)			Check	if this is an
	f known)						amend	led filing
)ff	icial Fo	orm 106E/F						
		E/F: Creditors Who						12/15
ist the large transfer of the large transfer	he other pa Property (Cotors with paed, copy the fany additional and the copy the fany additional and the cotors with the cotors and the coto	arty to any executory contract Official Form 106A/B) and on S artially secured claims that a	s or unexpired Schedule G: Ex re listed in Sch mber the entrie and case numl	leases that could result in recutory Contracts and Une edule D: Creditors Who Haus in the boxes on the left. Apper (if known).	s and Part 2 for creditors with NONPRIG a claim. Also list executory contracts o expired Leases (Official Form 106G). Do ye Claims Secured by Property. If more uttach the Continuation Page to this page	n S <i>chedule</i> not include space is		
	Yes.							
r	each claim on compriority and compriority and compriority and comprise comp	listed, identify what type of clai amounts. As much as possible	m it is. If a clain , list the claims Page of Part 1.	n has both priority and nonpr in alphabetical order accordi If more than one creditor ho	ecured claim, list the creditor separately in ity amounts, list that claim here and shing to the creditor's name. If you have molds a particular claim, list the other creditaction booklet.)	ow both pric re than two	ority and priority	
					Tota	l claim	Priority	Nonpriority
							amount	amount
Pa	art 2:	ist All of Your NONPRIORITY U	nsecured Claims	5				
3. 🛚	o any cred	ditors have nonpriority unsec	ured claims ag	ainst you?				
	No. You	u have nothing to report in this	part. Submit th	is form to the court with your	other schedules.			
ı	Yes.							
r ii	nonpriority to	unsecured claim, list the credito	or separately for holds a partic	each claim. For each claim	or who holds each claim. If a creditor ha listed, identify what type of claim it is. Do itors in Part 3.If you have more than three	not list clair	ms already	
		at the continuation rage or ra	π2.					
	7 America	· ·						Total claim
4.1	America Creditor's N	ish Loans		t 4 digits of account number				Total claim \$ 1,500.00
4.1	Creditor's N	ish Loans	Las	t 4 digits of account number				
4.1	Creditor's N	ish Loans	Las					
4.1	Creditor's N	ish Loans Name Iy Trail Road	Las	en was the debt incurred?	2010			
4.1	Creditor's N 205 Arm Number	ish Loans Name Iy Trail Road	Las Wh	en was the debt incurred? of the date you file, the claim Contingent	2010			
4.1	Creditor's N 205 Arm Number	Ish Loans Name Ny Trail Road Street Heights IL 6013 State Zip C	Las Who	en was the debt incurred? of the date you file, the claim Contingent Unliquidated	2010			
4.1	Creditor's N 205 Arm Number Glendale City Who owes	Ish Loans Name Ny Trail Road Street Heights IL 6013 State Zip C the debt? Check one.	Las Who	en was the debt incurred? of the date you file, the claim Contingent	2010			
4.1	Creditor's N 205 Arm Number	Ish Loans Name by Trail Road Street Be Heights IL 6013 State Zip C the debt? Check one.	Las Who	en was the debt incurred? of the date you file, the claim Contingent Unliquidated	is: Check all that apply.			
4.1	Creditor's N 205 Arm Number Glendale City Who owes Debtor 1	Ish Loans Name by Trail Road Street Be Heights IL 6013 State Zip C the debt? Check one.	Las Wh	en was the debt incurred? of the date you file, the claim Contingent Unliquidated Disputed	is: Check all that apply.			
4.1	Creditor's N 205 Arm Number Glendale City Who owes Debtor 1 Debtor 1	sh Loans Name by Trail Road Street Be Heights State Zip C the debt? Check one. I only only	Las Wh As 9 ode	en was the debt incurred? of the date you file, the claim Contingent Unliquidated Disputed e of NONPRIORITY unsecure				
4.1	Creditor's N 205 Arm Number Glendale City Who owes Debtor 1 Debtor 2 At least Check i	ash Loans Name by Trail Road Street Be Heights Check one. State Zip Control I only Only I and Debtor 2 only one of the debtors and another if this claim relates to a	Las Wh	en was the debt incurred? of the date you file, the claim Contingent Unliquidated Disputed e of NONPRIORITY unsecure Student loans Obligations arising out of a sepa that you did not report as priority				
4.1	Glendale City Who owes Debtor 1 Debtor 2 Debtor 1 At least Check is	sh Loans Name by Trail Road Street Be Heights L 6013 State Zip C the debt? Check one. I only 2 only I and Debtor 2 only one of the debtors and another if this claim relates to a unity debt	Las Wh	en was the debt incurred? of the date you file, the claim Contingent Unliquidated Disputed e of NONPRIORITY unsecure Student loans Obligations arising out of a sepa				
4.1	Glendale City Who owes Debtor 1 Debtor 2 Debtor 1 At least Check is	ash Loans Name by Trail Road Street Be Heights Check one. State Zip Control I only Only I and Debtor 2 only one of the debtors and another if this claim relates to a	Las Wh As 19 ode Typ Typ	en was the debt incurred? of the date you file, the claim Contingent Unliquidated Disputed e of NONPRIORITY unsecure Student loans Obligations arising out of a sepa that you did not report as priority				

Doc 1 Filed 04/14/16 Entered 04/14/16 15:17:59 Desc Main Case 16-12754 Page 21 of 64 Case Number (if known) **Pocument** Randall Edward Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** 4.2 ATG Credit **\$** 9.00 Last 4 digits of account number ____

	When was the debt incurred? 2013-2013	
1700 W Cortland St Ste 2	When was the debt incurred? 2013-2013	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Chicago IL 60622	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Medical Debt	
Yes	Office: Opening	
4.3 ATG Credit	Last 4 digits of account number 8346	<u>\$ 35.00</u>
Creditor's Name		
1700 W Cortland St Ste 2	When was the debt incurred? 2011-2011	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Chicago IL 60622	Unliquidated	
City State Zip Code	Disputed	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 2 only Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim: Student loans	
 		
Debtor 1 and Debtor 2 only	Student loans	
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt	Student loans Obligations arising out of a separation agreement or divorce	
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest?	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Medical Debt	70.00
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.4 ATG Credit	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	\$ <u>70.00</u>
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.4 ATG Credit Creditor's Name	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Medical Debt Last 4 digits of account number0739	\$ <u>70.00</u>
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.4 ATG Credit Creditor's Name 1700 W Cortland St Ste 2	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Medical Debt	\$ <u>70.00</u>
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.4 ATG Credit Creditor's Name	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Medical Debt Last 4 digits of account number0739	\$ <u>70.00</u>
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.4 ATG Credit Creditor's Name 1700 W Cortland St Ste 2	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Medical Debt Last 4 digits of account number0739	\$ <u>70.00</u>
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.4 ATG Credit Creditor's Name 1700 W Cortland St Ste 2 Number Street	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Medical Debt Last 4 digits of account number 0739 When was the debt incurred? 2014-2014	\$ <u>70.00</u>
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.4 ATG Credit Creditor's Name 1700 W Cortland St Ste 2 Number Street Chicago IL 60622	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Medical Debt Last 4 digits of account number 0739 When was the debt incurred? 2014-2014 As of the date you file, the claim is: Check all that apply.	\$ <u>70.00</u>
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.4 ATG Credit Creditor's Name 1700 W Cortland St Ste 2 Number Street Chicago IL 60622 City State Zip Code	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Medical Debt Last 4 digits of account number 0739 When was the debt incurred? 2014-2014 As of the date you file, the claim is: Check all that apply. Contingent	\$ <u>70.00</u>
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.4 ATG Credit Creditor's Name 1700 W Cortland St Ste 2 Number Street Chicago IL 60622 City State Zip Code Who owes the debt? Check one.	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Medical Debt Last 4 digits of account number 0739 When was the debt incurred? 2014-2014 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated	\$ <u>70.00</u>
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.4 ATG Credit Creditor's Name 1700 W Cortland St Ste 2 Number Street Chicago IL 60622 City State Zip Code Who owes the debt? Check one.	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Medical Debt Last 4 digits of account number 0739 When was the debt incurred? 2014-2014 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed	\$ <u>70.00</u>
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.4 ATG Credit Creditor's Name 1700 W Cortland St Ste 2 Number Street Chicago IL 60622 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Medical Debt Last 4 digits of account number 0739 When was the debt incurred? 2014-2014 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim:	\$ <u>70.00</u>
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.4 ATG Credit Creditor's Name 1700 W Cortland St Ste 2 Number Street Chicago IL 60622 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Medical Debt Last 4 digits of account number 0739 When was the debt incurred? 2014-2014 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans	\$ <u>70.00</u>
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.4 ATG Credit Creditor's Name 1700 W Cortland St Ste 2 Number Street Chicago IL 60622 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Medical Debt Last 4 digits of account number 0739 When was the debt incurred? 2014-2014 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce	\$ <u>70.00</u>
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.4 ATG Credit Creditor's Name 1700 W Cortland St Ste 2 Number Street Chicago IL 60622 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Medical Debt Last 4 digits of account number 0739 When was the debt incurred? 2014-2014 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims	\$ <u>70.00</u>
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.4 ATG Credit Creditor's Name 1700 W Cortland St Ste 2 Number Street Chicago IL 60622 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Medical Debt Last 4 digits of account number 0739 When was the debt incurred? 2014-2014 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce	\$ <u>70.00</u>
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.4 ATG Credit Creditor's Name 1700 W Cortland St Ste 2 Number Street Chicago IL 60622 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a	Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Medical Debt Last 4 digits of account number 0739 When was the debt incurred? 2014-2014 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims	\$ <u>70.00</u>

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4.5	ATG Credit	Last 4 digits of account number <u>0192</u>	\$ <u>155.00</u>
	Creditor's Name		
	1700 W Cortland St Ste 2	When was the debt incurred? 2015-2015	
	Number Street		
	Namber Succe		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60622		
	City State Zip Code	Unliquidated	
l v	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
L	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
ΙГ	Debtor 1 and Debtor 2 only	Student loans	
l ř	╡	Obligations arising out of a separation agreement or divorce	
5	At least one of the debtors and another		
	Check if this claim relates to a	that you did not report as priority claims	
-	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	s the claim subject to offest?		
	No	Other. Specify Medical Debt	
7		Other, Specify	
 	Yes Central DuPage Hospital		* 0.00
4.6		Last 4 digits of account number	\$ <u>0.00</u>
1	Creditor's Name	2040	
	25 N. Winfield Rd.	When was the debt incurred? 2010	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Winfield IL 60190		
	City State Zip Code	Unliquidated	
v	Who owes the debt? Check one.	Disputed	
Ιг	Debtor 1 only		
}	╡ '		
L	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
ΙГ	Debtor 1 and Debtor 2 only	Student loans	
l ř	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
5			
L	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls ls	s the claim subject to offest?		
	No	Other. Specify Medical/Dental Services	
Ī	Yes		
1-1	City of Chicago Bureau Parking	Last 4 digits of account number	\$ 970.00
4.7		Last 4 digits of account number	φ <u>0.000</u>
1	Creditor's Name	When was the debt incurred? 2010	
1	PO Box 88292	When was the debt incurred?	
1	Number Street		
1		As of the date over the the state to Obertallian	
1		As of the date you file, the claim is: Check all that apply.	
1		Contingent	
	Chicago IL 60680	Unliquidated	
	City State Zip Code		
V	Vho owes the debt? Check one.	Disputed	
[Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
1 <u>L</u>	Debtor 1 and Debtor 2 only	Student loans	
Ι Γ	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Ē	Check if this claim relates to a	that you did not report as priority claims	
1 -	community debt		
		Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?		
	No	Other. Specify Debt Owed	
	Yes		

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4.8 Commonwealth Edison	Last 4 digits of account number	\$ <u>739.00</u>
Creditor's Name		
3 Lincoln Center 4th Floor	When was the debt incurred? 2011	
Number Street		
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Oakbrook Terrace IL 60181		
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Utility Bills/Cellular Service	
Yes	Other opening	
4.9 Credit ONE BANK NA	Last 4 digits of account numberNULL	\$ 0.00
4.9	Last 4 digits of account number	<u> </u>
Creditor's Name	When was the debt incurred? 2013-2015	
Po Box 98875	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Les Verses NV 90103	Contingent	
Las Vegas NV 89193	Unliquidated	
City State Zip Code	Disputed	
Who owes the debt? Check one.		
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
 		
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	-	
No	Other. Specify Credit Card or Credit Use	
I	Other. Specify	
Yes A 10 Diversified Receivable	Look & Mode of consultations	\$ 0.00
4.10	Last 4 digits of account number	\$ <u>0.00</u>
Creditor's Name	When was the debt incurred? 2005	
259 Jackson Place	When was the debt incurred? 2005	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Ann Arbor MI 48103	Unliquidated	
City State Zip Code	Disputed	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
 	Student loans	
Debtor 1 and Debtor 2 only	—	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	— 0	
Yes	Other. Specify	
I IVon		

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Your NONPRIORITY Unsecured Claims - Continuation Page

After li	sting any entries on this page, number them be	ginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.11	Diversified Services Group	Last 4 digits of account number	\$ <u>0.00</u>
	Creditor's Name	2040	
	5800 E. Thomas Rd., Ste. 107	When was the debt incurred? 2010	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Castledala A7 05054	Contingent	
	Scottsdale AZ 85251 City State Zip Code	Unliquidated	
١ ،	Vho owes the debt? Check one.	Disputed	
	Debtor 1 only		
[Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
] [At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?		
	■ No	Other. Specify Credit Card or Credit Use	
4 12	Yes DuPage Medical Group	Last 4 digits of account number	\$ 0.00
4.12	Creditor's Name	Last 4 digits of account number	<u> </u>
	135 S. LaSalle, Dept. 1860	When was the debt incurred? 2010	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60674	Unliquidated	
Ι,	City State Zip Code Who owes the debt? Check one.	Disputed	
l i	Debtor 1 only		
l i	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
l i	Debtor 1 and Debtor 2 only	Student loans	
l i	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
l i	Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
!	s the claim subject to offest?		
	No	Other. Specify Medical/Dental Services	
	Yes		. 45 070 00
4.13	FED LOAN SERV	Last 4 digits of account number0001	\$ <u>15,872.00</u>
	Creditor's Name Po Box 60610	When was the debt incurred? 2003-2013	
	Number Street		
	. Talliso.		
		As of the date you file, the claim is: Check all that apply.	
	Harrisburg PA 17106	Contingent	
	City State Zip Code	Unliquidated	
'	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
!	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
,	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
i	No	Other. Specify	
	Yes	Uniter: Specify	

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4.14	First Northern Credit Union	Last 4 digits of account number	\$ <u>6,313.00</u>
	Creditor's Name	0040	
	230 W. Monroe Street	When was the debt incurred? 2010	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60606	Unliquidated	
	City State Zip Code	Disputed	
Y	Who owes the debt? Check one.		
<u> </u>	Debtor 1 only		
[Debtor 2 only	Type of NONPRIORITY unsecured claim:	
ΙГ	Debtor 1 and Debtor 2 only	Student loans	
l ř	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
L	Check if this claim relates to a	that you did not report as priority claims	
١.	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?	_	
	No	Other. Specify	
	Yes		
4.15	First Premier Bank	Last 4 digits of account number	<u>\$ 466.00</u>
	Creditor's Name	2007	
	PO Box 5147	When was the debt incurred? 2007	
	Number Street		
		As of the date over the the state to Ot at all the train	
		As of the date you file, the claim is: Check all that apply.	
	Sioux Falls SD 57117	Contingent	
		Unliquidated	
v	City State Zip Code Who owes the debt? Check one.	Disputed	
İĖ	=		
	Debtor 1 only		
<u> </u>	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
L	Debtor 1 and Debtor 2 only	Student loans	
ΙГ	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
l ī	Check if this claim relates to a	that you did not report as priority claims	
-	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	s the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes	Other. Specify Stout Out of Stout Sub	
1 40	Healthcare Recovery Solutions	Last 4 digits of account number	\$ 530.00
4.16		Lust 4 digits of account number	Ŧ <u></u>
1	Creditor's Name 1515 190th Street #350	When was the debt incurred? 2010	
1			
1	Number Street		
1		As of the date you file, the claim is: Check all that apply.	
1		Contingent	
1	Gardena CA 90248	Unliquidated	
1	City State Zip Code		
v	Who owes the debt? Check one.	Disputed	
[Debtor 1 only		
Ι Γ	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
1			
L	Check if this claim relates to a	that you did not report as priority claims	
1 .	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?	_	
	No	Other. Specify	
	Yes		

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4.17 Illinois Collection SE	Last 4 digits of account number 5839	<u>\$ 851.00</u>
Creditor's Name		
8231 185Th St Ste 100	When was the debt incurred? 2015-2015	
Number Street		
Number		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Tinley Park IL 60	487	
City State Zip	n Code Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
 		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	Debts to pension of profit-sharing plans, and other similar debts	
· ·	Mar 18 H	
No	Other. Specify Medical Debt	
Yes Oallastian OF	22.12	4 000 00
4.18 Illinois Collection SE	Last 4 digits of account number 6346	\$ <u>1,202.00</u>
Creditor's Name		
8231 185Th St Ste 100	When was the debt incurred? 2014-2014	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Tinley Park IL 60	Unliquidated	
City State Zip	n Code	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
1 = 1	Student loans	
Debtor 1 and Debtor 2 only		
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Medical Debt	
Yes	Other. Specify	
Illinois Dont Lluman Convisco	Last 4 digits of account number	\$ 0.00
4.19	Last 4 digits of account number	φ <u>σ.σσ</u>
Creditor's Name	When was the debt incurred? 2010	
823 E. Monroe St.	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Springfield IL 62	Contingent	
	Unliquidated	
City State Zip Who owes the debt? Check one.	p Code Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	_ , , , , ,	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify	
Yes	_ , ,	

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4.20	Illinois State Toll Hwy Auth	Last 4 digits of account number	\$ <u>3,000.00</u>
	Creditor's Name	When was the debt incurred? 2008	
	2700 Ogden Ave.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Davis and Casus II COE45 4702	Contingent	
	Downers Grove IL 60515-1703	Unliquidated	
l v	City State Zip Code Who owes the debt? Check one.	Disputed	
1 1	Debtor 1 only		
Ì	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
İ	Debtor 1 and Debtor 2 only	Student loans	
İ	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
<u>ls</u>	s the claim subject to offest?		
	No	Other. Specify Fines	
	Yes		
4.21	MBB	Last 4 digits of account number 8872	<u>\$ 137.00</u>
	Creditor's Name	When was the debt incurred? 2015-2015	
	1460 Renaissance Dr	When was the debt incurred? 2015-2015	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	B B'	Contingent	
	Park Ridge IL 60068	Unliquidated	
v	City State Zip Code Vho owes the debt? Check one.	Disputed	
1	Debtor 1 only	_	
l î	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
İ	Debtor 1 and Debtor 2 only	Student loans	
1	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
1	Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
l:	s the claim subject to offest?		
	No	Other. Specify Medical Debt	
	Yes		
4.22	Merchants Credit Guide	Last 4 digits of account number 1142	<u>\$ 52.00</u>
	Creditor's Name	When was the debt incurred? 2013-2014	
	223 W Jackson Blvd Ste 4	When was the debt incurred? 2013-2014	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Chicago	Contingent	
	Chicago IL 60606	Unliquidated	
l v	City State Zip Code Vho owes the debt? Check one.	Disputed	
	Debtor 1 only		
[Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
<u> </u>	s the claim subject to offest?	_	
	No	Other. Specify Medical Debt	
	Yes	-	

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4.23	Merchants Credit Guide	Last 4 digits of account number 1141	\$ 109.00
	Creditor's Name	2010 2011	
	223 W Jackson Blvd Ste 4	When was the debt incurred? 2013-2014	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60606		
	City State Zip Code	Unliquidated	
,	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	— , , , , , , , , , , , , , , , , , , ,	
	No	Other. Specify Medical Debt	
	Yes		
4.24	Merchants Credit Guide	Last 4 digits of account number 8134	\$ _140.00
	Creditor's Name		
	223 W Jackson Blvd Ste 4	When was the debt incurred? 2015-2015	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60606		
	City State Zip Code	Unliquidated	
,	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	ls the claim subject to offest?		
	No	Other. Specify Medical Debt	
	Yes	-	
4.25	Merchants Credit Guide	Last 4 digits of account number <u>0253</u>	<u>\$ 226.00</u>
	Creditor's Name	When was the debt incurred? 2011-2011	
	223 W Jackson Blvd Ste 4	When was the debt incurred? 2011-2011	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60606	Unliquidated	
	City State Zip Code	Disputed	
'	Who owes the debt? Check one.	□ Біфика	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No □	Other. Specify Medical Debt	
	L. Dreit		

Page 29 of 64 Case Number (if known) Pocument Randall Edward Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.			Total Claim
4.26	Midwest Heart Specialists	Last 4 digits of account number	\$ <u>30.00</u>
	Creditor's Name 1919 S. Highland Ave #C-260	When was the debt incurred? 2011	
	Number Street	THICH Was the dest incurred:	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Lombard IL 60148	Contingent	
	City State Zip Code	Unliquidated	
V	/ho owes the debt? Check one.	Disputed	
[Debtor 1 only		
Ī	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Ī	Debtor 1 and Debtor 2 only	Student loans	
Ī	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
l i	Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
15	the claim subject to offest?		
	No	Other. Specify	
\Box	Yes		
4.27	MRSI	Last 4 digits of account number	<u>\$483.00</u>
	Creditor's Name	When was the debt incurred? 2007	
	2250 E. Devon Ave Ste 352	When was the debt incurred? 2007	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Des Plaines IL 60018	Unliquidated	
v	City State Zip Code Vho owes the debt? Check one.	Disputed	
İř	Debtor 1 only		
	₹ '	Turns of NONDRIGHTY are assured alsies	
}	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
L	Check if this claim relates to a	that you did not report as priority claims	
10	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
ľ	No		
	Yes	Other. Specify	
4.28	National Capital Management	Last 4 digits of account number	\$ 5,022.00
7.20	Creditor's Name	• · · · · · · · · · · · · · · · · · · ·	
	8245 Tournament Drive #230	When was the debt incurred? 2011	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Memphis TN 38125		
	City State Zip Code	Unliquidated	
<u> </u>	/ho owes the debt? Check one.	Disputed	
<u> </u>	Debtor 1 only		
[Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[Debtor 1 and Debtor 2 only	Student loans	
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	s the claim subject to offest?		
	No	Other. Specify	
	Yes		

Schedule E/F: Creditors Who Have Unsecured Claims

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4.29	NCI	Last 4 digits of account number	\$ <u>2,000.00</u>
	Creditor's Name		
	PO Box 1207	When was the debt incurred? 2008	
	Number Street		
	Humber Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Hall Andale FL 33008		
	City State Zip Code	Unliquidated	
,	Who owes the debt? Check one.	Disputed	
	Debtor 1 only	_	
	= '		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
	Check if this claim relates to a		
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify PayDay Loan	
	Yes		
4.30	Nicor Gas	Last 4 digits of account number	\$ 1,000.00
7.50	Creditor's Name		* - :
	PO Box 549	When was the debt incurred? 2010	
		When was the dept incurred:	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Aurora IL 60507	Contingent	
		Unliquidated	
Ι,	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
i	Debtor 1 and Debtor 2 only	Student loans	
	=	一	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Utility Bills/Cellular Service	
	Yes	Other. Specify	
4.01	PLS Loan Store	Last 4 digits of account number	\$ 1,315.00
4.31		Last 4 digits of account number	\$ _1,010.00
	Creditor's Name	When was the debt incurred? 2010	
	1427 W. 127th St.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Columet Bark II 60007	Contingent	
	Calumet Park IL 60827	Unliquidated	
Ι,	City State Zip Code	Disputed	
	Who owes the debt? Check one.	□	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	=		
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
1 '	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify PayDay Loan	
	Yes	Outer. Specify	
1	160		

Page 31 of 64 Case Number (if known) **Pocument** Randall Edward Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page

After li	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.32	Richard J Kaplow	Last 4 digits of account number	\$ 600.00
	Creditor's Name		
	808 Rockefeller Bldg	When was the debt incurred? 2008	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Cleveland OH 44113	Unliquidated	
	City State Zip Code	Disputed	
'	Who owes the debt? Check one.		
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?	_	
	■ No	Other. Specify	
4.00	Yes Short Term Loans LLC	Last & divite of account mumbers	\$ 1,500.00
4.33	Creditor's Name	Last 4 digits of account number	\$_1,000.00
	698-A S. Barrington	When was the debt incurred? 2011	
	Number Street		
	Names.		
		As of the date you file, the claim is: Check all that apply.	
	Streamwood IL 60107	Contingent	
	City State Zip Code	Unliquidated	
١ ١	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[Debtor 1 and Debtor 2 only	Student loans	
l i	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
l i	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
!	s the claim subject to offest?		
	No	Other. Specify PayDay Loan	
	Yes		
4.34	Sir Finance	Last 4 digits of account number	\$ 1,500.00
	Creditor's Name	When was the debt incurred? 2010	
	6140 N. Lincoln Ave.	When was the debt incurred? 2010	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	01:	Contingent	
	Chicago IL 60659	Unliquidated	
١,	City State Zip Code Who owes the debt? Check one.	Disputed	
l i	Debtor 1 only	_	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	=	that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
,	s the claim subject to offest?	Debis to pension of profit-sharing plans, and other similar debis	
l i	No	Other. Specify PayDay Loan	
ĹĹĬ	Yes	Outer, openity	

Doc 1 Filed 04/14/16 Entered 04/14/16 15:17:59 Desc Main Case 16-12754 Page 32 of 64 Case Number (if known) **Document** Randall Edward Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** SST Fairlane Credit \$ 0.00 Last 4 digits of account number _ Creditor's Name 2003 PO BOX 3999 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Saint Joseph MO 64503 Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Deficiency, Repo'd/Surr'd Auto Yes United Shockwave \$ 0.00 4.36 Last 4 digits of account number 2010 PO BOX 2178 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Des Plaines 60017 IL Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify _ List Others to Be Notified for a Debt That You Already Listed Part 3: 5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Arnold Scott Harris PC		On which entry in Part 1 or Part 2 list the original creditor?		
Name 111 W Jackson Blvd Ste 600		Line 7 of (Check one):	Part 1: Creditors with Priority Unsecured Claims	
Number Street			Part 2: Creditors with Nonpriority Unsecured Claims	
Chicago	IL 60604	Last 4 digits of account number _		
City	State Zip Code			

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Randall Debtor 1

Edward

Pocument

Page 33 of 64 Case Number (if known)

45,826.00

Add the Amounts for Each Type of Unsecured Claim

	ounts of certain types of unsecured claims. This information is founts for each type of unsecured claim.	for statistical re	porting purposes only. 28 U.S.C. §
			Total claim
otal claims om Part 1	6a. Domestic support obligations	6a.	\$0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00
			Total claim
otal claims rom Part 2	6f. Student loans	6f.	\$15,872.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$29,954.00

6j. Total. Add lines 6f through 6i.

		Caso 16	12754 Doc 1 F	ilod 04/14/16	Entor	ed 04/14/16 15:	:17:59	Desc Main	
FI	i in this in	ormation to iden	tify your case:			4 of 64			
D	ebtor 1	Randall	Edward	Parker	_				
De	ebtor 2	First Name	Middle Name	Last Name					
(S _I	oouse, if filing)	First Name	Middle Name	Last Name	_				
Uı	nited States	Bankruptcy Court for	r the : <u>NORTHERN</u> District of <u>l</u>						
	ase Number			(State)				Check if this is	
	f known)	1000						amended filing)
		orm 106G	ory Contracts and I						12/1
Be as nforradditi	complete nation. If minoral pages to you have No. Cho Yes. Fill	and accurate as pore space is needs, write your name any executory of each this box and so in all of the informall each person of each person of the informal each person	possible. If two married people ded, copy the additional page, e and case number (if known). contracts or unexpired leases? submit this form to the court with nation below even if the contract or company with whom you have cell phone). See the instructions	are filing together, bot fill it out, number the e your other schedules. Y s or leases are listed in re the contract or lease	th are equal entries, and on the state of th	hing else to report on this /B: Property (Official Form what each contract or le	form. 106A/B) ease is for (I	for	
u	nexpired le	ases.	nom you have the contract or le			State what the cont	•		
2.1									
	Name				_				
	Number	Street			_				
	City		State Zip C	code	_				
2.2									
	Name				_				
	Number	Street			_				
	City		State 7in C	and a	_				
0.0	City		State Zip C	ode					
2.3	Name				_				
					_				
	Number	Street							
	City		State Zip C	code	_				
2.4									
	Name				_				
	Number	Street			_				
	City		State Zip C	code	_				
2.5									
	Name				_				
	Number	Street			_				

State Zip Code

City

Official Form 106G

Fill in this in	formation to ident	ify your case:	
Debtor 1	Randall	Edward	Parker
	First Name	Middle Name	Last Name
Debtor 2	-		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _	
Case Number			(State)
(If known)			

12/15

Official Form 106H

Schedule H: Your Codebtors

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

any Ac	dditional Pa	ages, write your name and c	ase number (if known). Answ	er every questi	on.
1. D o	o you have	any codebtors? (If you are	filing a joint case, do not list eit	her spouse as a	codebtor.)
	No.				
	Yes				
			a community property state ada, New Mexico, Puerto Rico	= :	ommunity property states and territories include gton, and Wisconsin.)
	No. Go t	to line 3.			
	Yes. Did	I your spouse, former spouse	, or legal equivalent live with yo		
	_	. Inwhich community state o	r territory did you live?	·	Fill in the name and current address of that person.
		of your spouse, former spouse or lega	al equivalent		
	Numb	er Street			
	City		State	Zip Coo	e
		F, or Schedule G to fill out C Your codebtor	column 2.		Column 2: The creditor to whom you owe the debt
3.1					Check all schedules that apply:
0.1	Name				Schedule D, line
					Schedule E/F, line
	Number	Street			Schedule G, line
	City		State	Zip Code	
3.2					Schedule D, line
	Name				Schedule E/F, line
	Number	Street			Schedule G, line
	City		State	Zip Code	
3.3					Schedule D, line
	Name				Schedule E/F, line
	Number	Street			Schedule G, line
	City		State	Zip Code	

Official Form 106H Record # 705309 Schedule H: Your Codebtors Page 1 of 1

		Docu	ment P	Page 36 of 64		
Fill in this inf	formation to identify yo	ur case:				
Debtor 1	Randall	Edward	Parker			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States I	Bankruptcy Court for the : _	NORTHERN DISTRICT OF ILLINOI	<u>S</u>			
Case Number (If known)					k if this is:	
					An amende	d filing nt showing post-petition
				<u>—</u>		ncome as of the following date:
cc	4001			_	•	
ficial Fo	orm 106 <u>l</u>			N	MM / DD / Y	YYY
chadula	e I: Your Inco	nma				
Jiicaan	on rour mot					1
Part 1: Do	escribe Employment					
Fill in your information	employment 1		Debtor 1			Debtor 2 or non-filing spouse
-	e more than one job,				_] ₌₌₌₁ ,
	eparate page with n about additional	Employment status	Emplo	mployed	L	Employed Not employed
employers			X Not er	npioyed		Inot employed
	rt-time, seasonal, or					
self-emplo	yea work.	Occupation	Retired		H	omemaker
	n may Include student aker, if it applies.					
or nomen.	anor, ir it applico.	Employers name				
		Employers address				
		How long employed there?				
Part 2: G	ive Details About Monthl	y Income				
Estimate r	nonthly income as of th	ne date you file this form. If you	have nothing to r	report for any line, write \$0	in the space	. Include your non-filing
-	less you are separated.					
-	our non-filing spouse hav v. If you need more spac		ion for all employers for that	at person on	the	
100 00101	you noou more spac	s, altaon a soparate short to the				
				For Debtor 1		or Debtor 2 or on-filing spouse
		y and commissions (before all particulate what the monthly wage value was also was a	-	\$0	0.00	\$0.00

\$0.00

Estimate and list monthly overtime pay.

Calculate gross income. Add line 2 + line 3.

3.

\$0.00

\$0.00

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Document Randall Edward Debtor 1 Case Number (if known) First Name Last Name

				For Debtor 1		Debtor 2 or -filing spouse		
	Copy	line 4 here	4.	\$0.00		\$0.00		
5. L i		payroll deductions:						
	5a. T	ax, Medicare, and Social Security deductions	5a. 	\$0.00		\$0.00		
	5b. N	landatory contributions for retirement plans	5b. 	\$0.00		\$0.00		
	5c. V	oluntary contributions for retirement plans	5c	\$0.00		\$0.00		
	5d. F	lequired repayments of retirement fund loans	5d.	\$0.00		\$0.00		
	5e. lı	nsurance	5e.	\$0.00		\$0.00		
	5f. C	Omestic support obligations	5f. —	\$0.00		\$0.00		
	5g. L	Inion dues	5g.	\$0.00		\$0.00		
	5h. C	Other deductions. Specify:	5h. 	\$0.00		\$0.00		
6. A c	d the	payroll deductions . Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$0.00		\$0.00		
7. C a	alcula	te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$0.00		\$0.00		
8. Li :	st all	other income regularly received:						
	8a.	Net income from rental property and from operating a business,						
		profession, or farm						
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total						
		monthly net income.	8a.	\$0.00		\$0.00		
	8b.	Interest and dividends	8b.	\$0.00		\$0.00		
	8c.	Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00		\$ 0.00		
		dependent regularly receive						
		Include alimony, spousal support, child support, maintenance, divorce						
		settlement, and property settlement.						
	8d.	Unemployment compensation	8d.	\$519.98		\$0.00		
	8e.	Social Security	8e.	\$0.00		\$0.00		
	8f.	Other government assistance that you regularly receive	8f.	\$0.00		\$0.00		
		Include cash assistance and the value (if known) of any non-cash						
		assistance that you receive, such as food stamps (benefits under the						
		Supplemental Nutrition Assistance Program) or housing subsidies.						
		Specify:						
	8g.	Pension or retirement income	8g. 	\$2,126.91		\$0.00		
	8h.	Other monthly income. Specify:	8h. —	\$0.00		\$0.00		
9.	Add	all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9	\$2,646.89		\$0.00		
10.	Calc	ulate monthly income. Add line 7 + line 9.	10.	\$2,646.89		\$0.00	<u>.</u>	\$2,646.89
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	<u> </u>	+=,010100	<u> </u>	40.00	_	Ψ2,040.00
11.	Inclu other Do n	e all other regular contributions to the expenses that you list in Schedule de contributions from an unmarried partner, members of your household, you friends or relatives. ot include any amounts already included in lines 2-10 or amounts that are notify:	our dependen				11	\$0.00
12.	Add	the amount in the last column of line 10 to the amount in line 11. The res	sult is the com	bined monthly income.			_	
		that amount on the Summary of Schedules and Statistical Summary of Ce		es and Related Data, if i	t applies		12.	\$2,646.89
13.	x I	ou expect an increase or decrease within the year after you file this form No. Yes. Explain:	17					

Fill in this ir	nformation to identify y	our case:				
Debtor 1	Randall	Edward	Parker	Check if this is:		
	First Name	Middle Name	Last Name	An amende	•	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		ent showing post of the following of	t-petition chapter 13 date:
United States	Bankruptcy Court for the :	NORTHERN DISTRICT C	F ILLINOIS			
Case Numbe (If known)	r		_	MM / DD /	YYYY	
Official E	orm 106 l				-	2 because Debtor 2
	orm 106J			— maintains a	a separate house	ehold.
	e J: Your Ex					12/14
-	-			are equally responsible for supplying ages, write your name and case nur	_	
Part 1:	Describe Your Household	ı				
	Go to line 2. Does Debtor 2 live in a No.	separate household? st file a separate Schedul	e J.			
2. Do you	have dependents?	X No				
	st Debtor 1 and	H	this information for	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Debtor 2			dent			X No
	tate the dependents'					Yes
names.						X No
						Yes
						Yes
						X No
					_	Yes
						X No
					_	Yes
_	expenses include	X No				
	es of people other than and your dependents?	Yes				
Part 2:	Estimate Your Ongoing N	lonthly Expenses				
Estimate your	expenses as of your b	ankruptcy filing date unl	ess you are using this for	m as a supplement in a Chapter 13	case to report	
expenses as of the applicable		uptcy is filed. If this is a	supplemental Schedule J	I, check the box at the top of the for	m and fill in	
Include expen	ses paid for with non-c	=	nce if you know the value			
of such assist	ance and have include	d it on Schedule I: Your	Income (Official Form 106	il.)		Your expenses
	-	expenses for your residence	ence. Include first mortgag	ge payments and		#004.00
_	for the ground or lot.				4.	\$804.00
	eal estate taxes				4a.	\$0.00
	ear estate taxes operty, homeowner's, or	renter's insurance			4a. 4b.	\$0.00
	•	r, and upkeep expenses			4c.	\$50.00
	omeowner's association				4d.	\$0.00

Page 1 of 3

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Document Parker Randall Edward Debtor 1 Case Number (if known) _

	First Name Middle Name	Last Name		Your expens	es
	Additional Mortgage payments for your residen	ce, such as home equity loans	5.		\$0.0
	Utilities: 6a. Electricity, heat, natural gas		6a.		\$240.0
	6b. Water, sewer, garbage collection		6b.		\$150.0
	6c. Telephone, cell phone, internet, satellite, and	d cable service	6c.		\$240.0
	6d. Other. Specify:		6d.	\$	0.0
	Food and housekeeping supplies		7.		\$400.0
	Childcare and children's education costs		8.		\$0.
	Clothing, laundry, and dry cleaning		9.		\$25.
).	Personal care products and services		10.		\$50.
1.	Medical and dental expenses		11.		\$75.
2.	Transportation. Include gas, maintenance, bus or	r train fare.	12.		\$350.0
	Do not include car payments.				
3.	Entertainment, clubs, recreation, newspapers, n	nagazines, and books	13.		\$0.
1.	Charitable contributions and religious donation	s	14.		\$100.
5.	Insurance.				
	Do not include insurance deducted from your pay	or included in lines 4 or 20.			
	15a. Life insurance		15a.		\$0.
	15b. Health insurance		15b.		\$0.
	15c. Vehicle insurance		15c.		\$100.
	15d. Other insurance. Specify:		15d.		\$0.
6.	Taxes. Do not include taxes deducted from your p	ay or included in lines 4 or 20.			
	Specify:		16.		\$0.
' .	Installment or lease payments:				
	17a. Car payments for Vehicle 1		17a.		\$0.
	17b. Car payments for Vehicle 2		17b.		\$0.
	17c. Other. Specify:		17c.		\$0.
	17d. Other. Specify:		17d.		\$0.
3.	Your payments of alimony, maintenance, and su	upport that you did not report as dedu	cted		
	from your pay on line 5, Schedule I, Your Incom	e (Official Form 106I).	18.		\$0.
).	Other payments you make to support others wh	o do not live with you.			
	Specify:		19.		\$0.
).	Other real property expenses not included in lin	es 4 or 5 of this form or on Schedule	I: Your Income.		
	20a. Mortgages on other property		20a.		\$ 0.
	20b. Real estate taxes		20b.	\$	0.
	20c. Property, homeowner's, or renter's insurance		20c.	\$	0.
	20d. Maintenance, repair, and upkeep expenses		20d.	\$	0.
	20e. Homeowner's association or condominium d	ues	20e.	\$	0.

Page 2 of 3

Official Form 106J Record # 705309 Schedule J: Your Expenses Case 16-12754 Doc 1 Filed 04/14/16 Entered 04/14/16 15:17:59 Desc Main Document Page 40 of 64

Debtor	1 Randa	all Edward	Parker	Case Number (if known)		
	First Nar	ne Middle Name	Last Name			
21.	Other. S	pecify: Postage/Bank Fees (\$10.00),		_	21.	\$10.00
22		nthly expense: Add lines 4 through 21.			22.	\$2,594.00
	The resul	t is your monthly expenses.				<u> </u>
23.	Calculate	your monthly net income.				
	23a.	Copy line 12 (your comibined monthly i	ncome) from Schedule I.		23a.	\$2,646.89
	23b.	Copy your monthly expenses from line	22 above.		23b. –	\$2,594.00
	23c.	Subtract your monthly expenses from y	our monthly income.		23c.	\$52.89
		The result is your monthly net income.				
24.	Do you e	xpect an increase or decrease in your e	xpenses within the year after you	ı file this form?		
	For exam	ple, do you expect to finish paying for you	ur car loan within the year or do yo	u expect your		
		payment to increase or decrease because	se of a modification to the terms of	your mortgage?		
	X No					
	Yes.	Explain Here:				

 Official Form 106J
 Record #
 705309
 Schedule J: Your Expenses
 Page 3 of 3

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT ar	attorney to help you fill out bankruptcy forms?
No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of periury. I declare that I have read the	e summary and schedules filed with this declaration and that they are true and
correct.	
★ /s/ Randall Edward Parker	×
Signature of Debtor 1	Signature of Debtor 2
Date _04/12/2016	Date
MM / DD / YYYY	MM / DD / YYYY

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Fill in this in	Fill in this information to identify your case:				
5.11	Dandall	Edward	Dorkon		
Debtor 1	Randall	Edward	Parker		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States	s Bankruntev Court fo	or the : NORTHERN District of	ILLINOIS		
United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>ILLINOIS</u> (State)					
Case Number	r		_		

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

number (if known). Answer every question.							
Part 1: Give Details About Your Marital Status and Where You Lived Before							
01.	What is your current marital status?						
	Married						
	Not married						
02	During the last 3 years, have you lived anywhere other tha	an whore you live now					
02	No.	an where you live now	··				
	Yes. List all of the places you lived in the last 3 years. Do	o not include where yo	ou live now.				
	Debtored	Datas Dahtas 4	Debtor 2:	Datas Dahtas 0			
	Debtor 1	Dates Debtor 1 lived there	Deptor 2:	Dates Debtor 2 lived there			
	Within the last 8 years, did you ever live with a spouse or property states and territories include Arizona, California, and Wisconsin.)						
	No.						
	Yes. Make sure you fill out Schedule H: Your Codebtors	(Official Form 106H).					
P	Explain the Sources of Your Income						

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Parker Debtor 1 Randall Edward Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income Gross income Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, 19,949 Wages, commissions, For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2015) Operating a business Operating a business Wages, commissions, \$20,000 Wages, commissions, For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2014) Operating a business Operating a business

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Debtor 1 Randall Edward Parker Case Number (if known) First Name Middle Name Last Name 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income Sources of income Gross income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) Unemployment \$1,557 From January 1 of current year until the date you filed for bankruptcy: Pension \$8,504 From January 1 of current year until the date you filed for bankruptcy: Unemployment \$0 For last calendar year: (January 1 to December 31, 2015) Pension \$34,000 For last calendar year: (January 1 to December 31, 2015) Unemployment \$0 For last calendar year: (January 1 to December 31, 2014) Pension \$34,016 For last calendar year: (January 1 to December 31, 2014) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

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Randall Edward Parker Case Number (if known) _ Debtor 1 First Name Middle Name Last Name Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,225* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Total amount paid Amount you still owe Was this payment for... payments Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment paid owe 08 Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Nο Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment Include creditor's name Identify Legal actions, Repossessions, and Foreclosures Part 4: Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No. Yes. Fill in the details. Nature of the case Status of the case Court or agency 10 Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11 Yes. Fill in the information below.

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Debto	or 1	Randall	Edward	Parker	Case Number (if kn	own)		
		First Name	Middle Name	Last Name				
11		hin 90 days before you filed efuse to make a payment be			nk or financial institution, set off an	y amounts from y	our accounts	
	=	No. Go to line 11						
	Yes. Fill in the information below.							
12	Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?							
P	art 5:	List Certain Gifts and Co	ontributions					
13	With	nin 2 years before you filed	for bankruptcy, did y	ou give any gifts with a tota	I value of more than \$600 per pers	on?		
		No.						
		Yes. Fill in the details for each	ch gift.					
14	With	nin 2 years before you filed	for bankruptcy, did y	ou give any gifts or contribu	utions with a total value of more th	an \$600 to any ch	arity?	
		No.						
	•	Yes. Fill in the details for each	ch gift.					
		0.00		D		D. ()	Wil i	
		Gifts or contributions to cha total more than \$600	arities that	Describe what you contrib	outea	Date you contributed	Value	
		Progressive Baptist, Chicag	go, IL	Cash		Monthly	\$100	
P	art 6:	List Certain Losses						
	With		or bankruptcy or sind	ce you filed for bankruptcy, o	did you lose anything because of t	heft, fire, other dis	saster, or	
	_	No.						
	_	Yes. Fill in the details for each	ch gift.					
P	art 7	List Certain Payments o	or Transfers					
16	With	nin 1 vear before vou filed f	or bankruptcy, did vo	ou or anyone else acting on v	your behalf pay or transfer any pro	perty to anyone y	ou consulted	
	abo	ut seeking bankruptcy or p	reparing a bankruptc	y petition?	cies for services required in your b			
		No.						
		Yes. Fill in the details						
	ı	Party Contact Info		Description and value of a	any property transferred	Date payment or transfer	Amount of payment	
		Geraci Law L.L.C.					Payment/Value:	
		55 E. Monroe Street #3400	<u> </u>				\$2,195.00: \$665.00	
		Chicago,IL 60603					paid prior to filing, balance to be paid	
							after case filing.	

Case 16-12754 Doc 1 Filed 04/14/16 Entered 04/14/16 15:17:59 Desc Main Page 47 of 64 Document Randall Edward Parker Case Number (if known) Debtor 1 First Name Middle Name Last Name **Party Contact Info** Description and value of any property transferred Date payment Amount of payment or transfer Credit Counseling Services Hananwill Credit Counseling 2016 \$25.00 115 N. Cross St Robinson, IL 62454 Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. Yes. Fill in the details. 18 Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. Yes. Fill in the details for each gift. 19 Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) Yes. Fill in the details for each gift. List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account number Type of account or Date account was Last balance before closed, sold, moved, instrument closing or transfer or transferred Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No. Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? 22 Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? No Yes. Fill in the details. Who else has or had access to it? Describe the contents Do you still **Identify Property You Hold or Control for Someone Else**

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Debtor	r 1	Randall	Edward	Parker	Case Number (if known)			
		First Name	Middle Name	Last Name				
	-	ou hold or control any omeone.	property that some	one else owns? Include any property	you borrowed from, are storing for, or ho	ld in trust		
	1	No.						
	□ \	es. Fill in the details.	v	/here is the property?	Describe the property	Value		
Pai	rt 10:	Give Details About E	Environmental Inform	nation				
_		ourpose of Part 10, the f	_					
ŀ	Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.							
	Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.							
	■ Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.							
Rep	ort a	II notices, releases, and	d proceedings that	you know about, regardless of when t	hey occurred.			
24	Has	any governmental unit	notified you that yo	ou may be liable or potentially liable u	nder or in violation of an environmental la	ıw?		
	_	No.						
	' Ш	es. Fill in the details.	G	overnmental unit	Environmental law, if you know it	Date of notice		
25	Have	e vou notified any gove	rnmental unit of an	y release of hazardous material?				
	_	No.		,				
	=	es. Fill in the details.						
			G	overnmental unit	Environmental law, if you know it	Date of notice		
26	Have	e you been a party in ar	ny judicial or admin	istrative proceeding under any enviro	nmental law? Include settlements and ord	lers.		
		No. Yes. Fill in the details.						
	ш'	res. I ili ili the details.	С	ourt or agency	Nature of the case	Status of the case		
		Give Details About Y	Your Business or Con	nections to Any Business				
	(3616) \A/:41-			·	of the fellowing competitions to only hysig	222		
21		_		trade, profession, or other activity, eit	of the following connections to any busin her full-time or part-time	essr		
	ľ			(LLC) or limited liability partnership (· · · · · · · · · · · · · · · · · · ·			
		— ☐ A partner in a partne	ership					
	ĺ	 ☐ An officer, director, direct		tive of a corporation				
		An owner of at least	5% of the voting or	equity securities of a corporation				
	1	No. None of the above a	pplies. Go to Part 1	2.				
	□ \	es. Check all that apply	above and fill in the	e details below for each business.				
		in 2 years before you fi tutions, creditors, or ot		did you give a financial statement to	anyone about your business? Include all	financial		
	=	No.						
	⊔′	es. Fill in the details.	Da	te issued				

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I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250.000, or imprisonment for up to 20 years, or both.						
🗶 /s/ Randall Edward Parker						
Signature of Debtor 1 Signature of Debtor 2 Signature of Debtor 2						
Date 04/12/2016 Date MM / DD / YYYY MM / DD / YYYY						
Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?						
■ No □ Yes						
Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?						
No ☐ Yes. Name of person Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).						

Filad 04/14/16 Entered 04/14/16 15:17:59 Desc Main Fill in this information to identify your case: Randall Edward Parker Debtor 1 Middle Name First Name Last Name Debtor 2 First Name Middle Name Last Name (Spouse, if filing) United States Bankruptcy Court for the : <u>NORTHERN DISTRICT OF ILLINOIS EASTERN</u> DIVISION District of ILLINOIS Check if this is an amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors,

whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information.

Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

List Your Creditors Who Have Secured Claims Part 1: 1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below. Identify the creditor and the property that is collateral What do you intend to do with the property that Did you claim the property secures a debt? as exempt on Schedule C? Surrender the property Creditor's □ No name: **GM Financial** Retain the property and redeem it Yes Retain the property and enter into a 2006 Chrysler 300 with over 172,000 miles Description of Reaffirmation Agreement. property securing debt: Retain the property and [explain]: ____ Creditor's Surrender the property □ No name: Nationstar Mortgage Retain the property and redeem it Yes Retain the property and enter into a 1383 Georgetown Drive Carol Stream IL Description of 60188 - Primary Residence Reaffirmation Agreement. property securing debt: Retain the property and [explain]: Creditor's Surrender the property No name: United Consumer Financial Svc. Retain the property and redeem it □ Yes Retain the property and enter into a Vacuum (SURRENDER) Description of Reaffirmation Agreement. property Retain the property and [explain]: securing debt: Creditor's ☐ Surrender the property □ No name: Retain the property and redeem it ☐ Yes Retain the property and enter into a Description of Reaffirmation Agreement. property Retain the property and [explain]: ____ securing debt:

Case 16-12754 Randall

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Desc Main

List Your Unexpired Personal Property Leases

rait Z:		
For any unexpired personal property lease that yo	u listed in Schedule G: Executory Contracts and Unexpired Lea	ases (Official Form 106G),
fill in the information below. Do not list real estate	leases. Unexpired leases are leases that are still in effect; the le	ease period has not yet
	operty lease if the trustee does not assume it. 11 U.S.C. § 365(p	
Describe your unexpired personal property lea	ases	Will the lease be assumed?
Lessor's name:		□ No
		☐ Yes
Description of leased		☐ Yes
property:		
Lessor's name:		□ No
		Yes
Description of leased		☐ res
property:		
Lessor's name:		□No
Description of leased		□ 1es
property:		
Lessor's name:		□No
Description of leased		<u> </u>
property:		
Lessor's name:		□No
		 Yes
Description of leased		
property:		
		_
Lessor's name:		□No
		Yes
Description of leased		
property:		
		D
Lessor's name:		No
Description of learned		Yes
Description of leased property:		
property.		
Part 3: Sign Below		
Inder penalty of periury I declare that I have indicate	ated my intention about any property of my cotate that comme	a debt and any
ersonal property that is subject to an unexpired le	ated my intention about any property of my estate that secures	a dest and any
organia property mains subject to an unexpired le		
	4-2	
/s/ Randall Edward Parker	Signature of Debtor 2	
Signature of Debtor 1	Signature of Deptor 2	
Date Dated: 04/12/2016	Date	
MM / DD / YYYY	MM / DD / YYYY	

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In r	re		
Rar	ndall Edward Parker / Debtor	Case No	
		Chapter:	Chapter 7
	DISCLOSURE OF COM	IPENSATION OF ATTORNEY FOR DI	EBTOR
	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b inpensation paid to me within one year before the filing of the dered or to be rendered on behalf of the debtor(s) in contem-	ne petition in bankruptcy, or agreed to be pa	aid to me, for services
	For legal services, I have agreed to accept	\$2,195.00	
	Prior to the filing of this statement I have received	\$665.00	
	Balance Due	\$1,530.00	
2.	The source of the compensation paid to me was:		
	Debtor(s) Other: (specify		
3.	The source of compensation to be paid to me is:		
	Debtor(s) Other: (specify		
4. of r	I have not agreed to share the above-disclosed company law firm.	ensation with any other person unless they	are members and associates
	I have agreed to share the above-disclosed compensa	ation with a other person or persons who are	e not members or associates
5.	In return for the above-disclosed fee, I have agreed to rene	· · · · · · · · · · · · · · · · · · ·	
٥.	case, including:	der regul service for all aspects of the bullet	ирису
ban	Analysis of the debtor's financial situation, and rend skruptcy;	ering advice to the debtor in determining w	hether to file a petition in
	b. Preparation and filing of any petition, schedules, stat	ements of affairs and plan which may be re	quired;
	c. Representation of the debtor at the meeting of creditor	ors and confirmation hearing, and any adjou	urned hearings thereof;
6.	By agreement with the debtor(s), the above-disclosed fee	does not include the following service:	
	Fee does NOT include missed meeting or court do	ates, amendments to schedules, adversa	ry complaints or conversions to another
cha	pter, judicial lien avoidances, dischargeability actions, othe	r contested matters except the first meeting	of creditors.
		ERTIFICATION statement of arrangement	for
	payment to	, ,	
	me for representation of the debtor(s) in this l		
		/s/ Alex Wilson Signature of Attorney	
	Duic	orginalist of morney	
		Geraci Law L.L.C. Name of law firm	

Page 1 of 1 705309 Record #

Case 16-12754 Doc 1 File Geracia Entered 04/14/16 15:17:59 National Headquarters: 55 E. Monroe Street #3400 Chicago IL 60603 01 64 2 70.5 200

Date: 3/8/2016

Consultation Attorney:

Record #: 705-309



Chapter 7 Retainer Agreement

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter7 bankruptcy under the following terms and conditions:

Fees are "flat fees" and "advance payment retainers" for pre-filing work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". You may elect to be billed on an hourly basis, but we have found a flat fee is cheaper and benefits you. If this contract is terminated by either party prior to the filing of the case, the firm will refund unearned fees based on the above rates with an accounting, and on request, submit any dispute to binding arbitration within30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.

I understand that bankruptcy laws only allow me to protect a certain amount of my property, and if I have any unprotected property, I understand my Chapter 7 Trustee can sell it if I do not or cannot buy out the Trustee's interest and that the U.S. Trustee may object to my filing a Chapter 7 if they believe I have excess income and should be filing a Chapter 13.

I agree to fully cooperate with my attorneys and provide all information requested at any point during the case. I understand that if I do not fully cooperate or provide complete and accurate information, my attorneys may withdraw from representation of me, with the permission of the Court.

If I have secured debts that I wish to retain (mortgages, financed vehicles or other financed property) that I may be required to sign a reaffirmation agreement with the creditor in order to keep the property, and I must remain current on my payments. Many mortgage and car companies refuse to reaffirm the debt but we have found that if you keep up your payments you keep the property anyway.

Debts not discharged if they not paid in full: student loans; educational debts & tuition; most tax debts: unfiled, trust fund or late filed tax; undisclosed debts; support/maintenance debts; fines, debts incurred by fraud, or after the case is filed, future condo/HOA dues, or debts listed in your red or green folder as usually not discharged, or found non-dischargeable by a Judge.

Representation limited to Bankruptcy Court We don't represent you in state court, or loan modifications or similar matters.

I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition.

I understand that if I fail to take my financial management class after filing but before discharge, my case may be closed without a discharge, and I will be required to pay fees and costs to have it reopened. I have received the 11 U.S.C § 527(a) disclosures.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Randall Edward Parker / Debtor

Bankruptcy Docket #:

Judge:

١	/FRIFI	CAT	ION.	OF	CREDI'	TOR	MΔ	TRIX
- 1		$\cup \cap I$		OI.	CKLDI	IUN	171	

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 04/12/2016 /s/ Randall Edward Parker

Randall Edward Parker

X Date & Sign

Record # 705309 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

In re Randall Edward Parker / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 04/12/2016	/S/ Randali Edward Parker		
	Randall Edward Parker		
D	In I. Albara NACIa are		
Dated: 04/14/2016	/s/ Alex Wilson		
	Attorney: Alex Wilson		

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Debte	··· —	andall	Edward	Parker	Case Number (if	f known)	
	Fire	st Name	Middle Name	Last Name			
Pa	rt 6:	Answer These Questions	s for Reporting Purposes				
16.	What i	kind of debts do ave?	as "incurred by No. Go to Yes. Go to	v an individual primarily for a p line 16b. o line 17. ots primarily business de	ebts? Consumer debts are debts are debts are debts are debts? Business debts are debts up the operation of the business	purpose." s that you incurred to obtain	
			L⊸No. Go to l ∐Yes. Go to				
			16c. State the type of	of debts you owe that are not	consumer debts or business d	lebts.	
17.	Are yo	u filing under er 7?	☐ No. Iam not f	filing under Chapter 7. Go to	line 18.		ORRE
	Do you any ex exclud admini are pai	estimate that after empt property is ed and strative expenses id that funds will be lef for distribution ecured creditors?	Yes. I am filing administra No.	under Chapter 7. Do you es ative expenses are paid that	stimate that after any exempt p funds will be available to distrib	roperty is excluded and oute to unsecured creditors?	
18.		any creditors do timate that you	■ 1-49 □ 50-99 □ 100-199 □ 200-999	□ 5,00	00-5,000 01-10,000 01-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000	BACTO
19.		uch do you te your assets to th?	□ \$0-\$50,000 □ \$50,001-\$100,0 ■ \$100,001-\$500 □ \$500,001-\$1 mi	000	000,001-\$10 million ,000,001-\$50 million ,000,001-\$100 million 0,000,001-\$500 million	□\$500,000,001-\$1 billion □\$1,000,000,001-\$10 billion □\$10,000,000,001-\$50 billion □More than \$50 billion	Restor
20.		uch do you te your liabilities	□ \$0-\$50,000 □ \$50,001-\$100,0 ■ \$100,001-\$500, □ \$500,001-\$1 mi	000	00,001-\$10 million 000,001-\$50 million 000,001-\$100 million 0,000,001-\$500 million	☐ \$500,000,001-\$1 billion ☐ \$1,000,000,001-\$10 billion ☐ \$10,000,000,001-\$50 billion ☐ More than \$50 billion	***************************************
Par	t 7:	Sign Below					
For	you		correct. If I have chosen to file	e under Chapter 7, I am awar	penalty of perjury that the infor	e, under Chapter 7, 11,12, or 13	
			under Chapter 7. If no attorney represe	ents me and I did not pay or a	elief available under each chapt gree to pay someone who is no e required by 11 U.S.C. § 342(t	ot an attorney to help me fill out	
			I understand making with a bankruptcy cas	a false statement, concealing se can result in fines up to \$2	tle 11, United States Code, spe property, or obtaining money 50,000, or imprisonment for up	or property by fraud in connection	
			Signature of De	lall & Car	Signati	ure of Debtor 2	
				MM / DD / YYYY	_,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	MM / DD / YYYY	

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Fill in this in	formation to identify ye	our case:				
Debtor 1	Randall	Edward	Parker			
	First Name	Middle Name	Last Name			
ebtor 2						
pouse, If filing)	First Name	Middle Name	Last Name			
nited States	Bankruptcy Court for the : _	NORTHERN District of	f_ILLINOIS(State)			
ase Number f known)					Check if this is an	
					amended filing	
clarat	ion About ar	n Individual I	Debtor's Sch	edules		12/1
ining mone	is form whenever you f	file bankruptcy schedul in connection with a ba	es or amended schedu	correct information. ales. Making a false statement, conc ult in fines up to \$250,000, or impris	ealing property, or onment for up to 20	
ining mone	is form whenever you f y or property by fraud i	file bankruptcy schedul in connection with a ba	es or amended schedu	ıles. Making a false statement, conc	ealing property, or onment for up to 20	
ining mone s, or both. 1	is form whenever you f y or property by fraud i 8 U.S.C. §§ 152, 1341, Ign Below	file bankruptcy schedul in connection with a ba 1519, and 3571.	es or amended schedu nkruptcy case can resi	ules. Making a false statement, conc ult in fines up to \$250,000, or impris	ealing property, or onment for up to 20	
ining mone s, or both. 1	is form whenever you f y or property by fraud i 8 U.S.C. §§ 152, 1341, Ign Below	file bankruptcy schedul in connection with a ba	es or amended schedu nkruptcy case can resi	ules. Making a false statement, conc ult in fines up to \$250,000, or impris	ealing property, or onment for up to 20	
s, or both. 1	is form whenever you f y or property by fraud i 18 U.S.C. §§ 152, 1341, Ign Below or agree to pay someo	file bankruptcy schedul in connection with a ba 1519, and 3571.	es or amended schedu nkruptcy case can resi ney to help you fill out	iles. Making a false statement, conc uit in fines up to \$250,000, or impris bankruptcy forms?	onment for up to 20	3
s, or both. 1	is form whenever you f y or property by fraud i 18 U.S.C. §§ 152, 1341, Ign Below or agree to pay someo	file bankruptcy schedul in connection with a ba 1519, and 3571.	es or amended schedu nkruptcy case can resi ney to help you fill out	ules. Making a false statement, conc uit in fines up to \$250,000, or impris bankruptcy forms? Attach Bankruptcy Petiti	onment for up to 20	ď
sid you pay	is form whenever you f y or property by fraud i 18 U.S.C. §§ 152, 1341, Ign Below or agree to pay someo	file bankruptcy schedul in connection with a ba 1519, and 3571.	es or amended schedu nkruptcy case can resi ney to help you fill out	ules. Making a false statement, conc uit in fines up to \$250,000, or impris bankruptcy forms? Attach Bankruptcy Petiti	onment for up to 20	3
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ining money s, or both. 1 s id you pay No Yes. No	is form whenever you to yor property by fraud it 8 U.S.C. §§ 152, 1341, it shows agree to pay someoname of Person	file bankruptcy schedul in connection with a ba 1519, and 3571. ne who is NOT an attor	es or amended schedu nkruptcy case can resi ney to help you fill out	ules. Making a false statement, conc uit in fines up to \$250,000, or impris bankruptcy forms? Attach Bankruptcy Petiti	onment for up to 20 on Preparer's Notice, Declaration, and	ď

Signature of Debtor 2

Date MM / DD / YYYY

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Debtor 1	Randall	Edward	Parker	Case Number (if known)
	First Name	Middle Name	Last Name	

Part 12: Sign Below	
I have read the answers on this Statement of Financial Affairs answers are true and correct. I understand that making a false in connection with a bankruptcy case can result in fines up to 18 U.S.C. §§ 152, 1341, 1519, and 3571.	and any attachments, and i declare under penalty of perjury that the statement, concealing property, or obtaining money or property by fraud \$250,000, or imprisonment for up to 20 years, or both.
X Landall E Carbo	Signature of Debtor 2
Date	DateMM / DD / YYYY
Did you attach additional pages to Your Statement of Financia	al Affairs for Individuals Filing for Bankruptcy (Official Form 107)?
No	
Yes	
Did you pay or agree to pay someone who is not an attorney to	p help you fill out bankruptcy forms?
No	
Yes. Name of person	. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	·

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Debtor 1

Randall

Document

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First Name

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.

Date Dated: 1/2/20 MM / DD / YYYY

Sign Below

Signature of Debtor 2

Date

MM / DD / YYYY

Official Form 108

Part 3:

Record # 705309

Statement of Intention for Individuals Filing Under Chapter 7

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DISCLAIMER DEDEOTS have read after agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met: (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You Fil.ED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
 Non filling spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts.
 DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt.
 b. Failure to keep books and records documenting your financial affairs.
 c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay.
 d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others
 e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy.
 f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filling fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankruptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE!!!!

Lindell F

Dated: 104 / /人 /2016

Randall Edward Parker

X Date & Sign

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Randall Edward Parker / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT

Dated: 04 / 1/2 /2016

Randall Edward Parker

X Date & Sign

Record # 705309

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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Debtor 1 Randall Edward Parker Case Number (if known) Middle Name Last Name Column A Column B Debtor 1 Debtor 2 or non-filing spouse 8. Unemployment compensation \$519.98 \$0.00 Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here:.... For your spouse Pension or retirement income. Do not include any amount received that was a benefit under the Social Security Act. \$2,083.79 \$0.00 10. Income from all other sources not listed above. Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total on line 10c. 10a. \$0.00 0.00 10b. 0.00 \$0.00 10c. Total amounts from separate pages, if any. \$0.00 \$0.00 11. Calculate your total current monthly income. Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B. \$2,603.77 \$0.00 \$2,603.77 Part 2: Determine Whether the Means Test Applies to You 12. Calculate your current monthly income for the year. Follow these steps: 12a. \$2,603.77 Multiply by 12 (the number of months in a year). x 12 12b. The result is your annual income for this part of the form. 12b. \$31,245.24 13. Calculate the median family income that applies to you. Follow these steps: Fill in the state in which you live. IL Fill in the number of people in your household. 2 Fill in the median family income for your state and size of household. \$63,896.00 To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office. 14. How do the lines compare? 14a. X ine 12b is less than or equal to line 13. On the top of page 1, check box 1, There is no presumption of abuse. 14b. ___ine 12b is more than line 13. On the top of page 1, check box 2, The presumption of abuse is determined by Form 122A-2. Go to Part 3 and fill out Form 122A-2. Part 3: Sign Below By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct. Ach E Confier
Randall Edward Parker Date:: 14/1/2/2016 If you checked line 14a, do NOT fill out or file Form 122A-2. If you checked line 14b, fill out Form 122A-2 and file it with this form.

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Form B 201A, Notice to Consumer Debtor(s)

In re Randall Edward Parker / Debtor

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found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 041 12 /2016

Randall E Garden
Randall Edward Parker

X Date & Sign

Dated: 4/10/2016

Attorney: Alex Wi

Record # 705309

Form B 201A, Notice to Consumer Debtor(s)

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